



SMES GO PLACES 2019 SURVEY

The survey showcases Singapore's most ambitious SMEs – their outlook, experience going overseas, and business travel habits. It was conducted in June 2019 with 200 SME owners with business revenues under S\$20 million.

SMEs' Business Travel Patterns



- Owners travel an average of **7.6** trips a year
- **70%** of SMEs have employees who travel 2 or more times a month

Where Are They Going?



- Malaysia **61%**
- China **54%**
- Thailand **35%**
- Indonesia **34%**
- Australia **29%**

Singapore SMEs Are Bulls, Not Bears



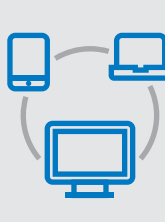
- **51%** have big ambitions for their business



- **74%** surveyed expect to grow in the next 12 months



- **69%** have international customers
- **67%** have international suppliers



- **55%** consider technology to be imperative to growth

THE AMERICAN EXPRESS SINGAPORE AIRLINES BUSINESS CREDIT CARD



The American Express and Singapore Airlines Business Credit Card is the first credit card with the HighFlyer Programme, designed to reward and support Singapore's SMEs.

Key Benefits

Earn up to

8.5
HighFlyer points



Earn up to 8.5 HighFlyer points for every S\$1 spent on Singapore Airlines Group – worth up to 8.5% in savings. HighFlyer points can be used to offset future travel with no caps, no blackout periods and no restrictions through a one-stop portal.

Earn

1.8
HighFlyer points



Earn 1.8 HighFlyer points for every S\$1 spent on all other eligible spending – worth 1.8% in savings.

0%

Interest on SIA flights over 6 months



Enjoy 0% interest on Singapore Airlines flights over 6 months.

HighFlyer points & KrisFlyer miles



Double dip in HighFlyer points and KrisFlyer miles. Businesses and their employees can earn rewards on a single ticket.

Up to

51
interest free days



Enjoy up to 51 interest-free days from transaction for all spending.

Travel benefits



Get great value with travel benefits such as complimentary travel insurance, airport lounge access, Accor Plus membership, Hertz Gold status and a fast-track to KrisFlyer Elite Gold status.